

# Certifying Dependent Children Older Than Age 22



This procedure details what happens when an enrollee's dependent child turns age 22 and is no longer eligible for FEDVIP coverage.

## Prior to Dependent's 22nd Birthday

BENEFEDS sends a letter to enrollees 60 days prior to a dependent child's 22nd birthday, informing them that their dependent will be dropped from their FEDVIP enrollment as of their 22nd birthday. If the dependent is incapable of self-support, the enrollee is advised to contact their employing agency or retirement system to provide eligibility verification documentation for approval or denial.

BENEFEDS is not responsible for making determinations as to whether a child is or is not incapable of self-support. BENEFEDS will automatically remove the dependent on their 22nd birthday unless the employing agency or retirement system notifies BENEFEDS that the dependent should remain on the FEDVIP plan. BENEFEDS refers any questions about approval back to the employing agency or retirement system.

## After Dependent's 22nd Birthday (Inactive)

If a dependent child older than age 22 has been removed from FEDVIP and the primary enrollee calls stating the child is incapable of self-support, the enrollee will have an opportunity to add their child back onto their FEDVIP plan(s) if they are within 60 days from the day the child turned age 22.

### **Within 60 days from the dependent's 22nd birthday:**

- ▶ The enrollee must contact their employing agency or retirement system to submit the necessary documentation.
- ▶ The decision must be received within 60 days from the date the child turned 22.
- ▶ Once BENEFEDS receives approval from the employing agency or retirement system, the dependent will be added back to the plan retroactive to the drop date, with no lapse in coverage.

### **Beyond 60 days from the dependent's 22nd birthday:**

BENEFEDS informs the enrollee that they may add their dependent back onto their FEDVIP plan during the next Federal Benefits Open Season and also provide the qualifying life event reasons that allow this.